

**Information to identify the case:**

Debtor 1	<u>Michael P Capadona</u>	Social Security number or ITIN	xxx-xx-5153
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dawn E Capadona</u>	Social Security number or ITIN	xxx-xx-4748
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-24938-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael P Capadona

Dawn E Capadona  
aka Dawn E. Tronio-Capadona

1/11/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael P Capadona  
Dawn E Capadona  
Debtors

Case No. 15-24938-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jan 11, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2021:

Recip ID	Recipient Name and Address
db	+ Michael P Capadona, 4 Ironwood Street, Balston Lake, NY 12019-1735
jdb	+ Dawn E Capadona, 21 Indian Creek Road, Matawan, NJ 07747-3707
cr	Anchorage Harbor Association, Inc., c/o McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111
515669322	+ Anchorage Harbor, McGovern Legal Services, PO Box 1111, New Brunswick, NJ 08903-1111
515669327	Essex County Credit Union, Hall of Records, Room 221, Newark, NJ 07102
515699785	+ Essex Cty. Employ. Federal C.U., 465 MLK Blvd., Rm. 221, Hall of Records, Newark, NJ 07102-1705
515812467	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
515857180	+ Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
515669334	Kia Motors Finance (Forte 236), Att: Bankruptcy Dept, PO Box 20809, Fountain Valley, CA 92728-0809
515669335	Kia Motors Finance (Sorento), Att: Bankruptcy Dept, PO Box 20825, Fountain Valley, CA 92728-0825
515669336	Kia Motors Finance 7956, Att: Bankruptcy Dept, PO Box 20809, Fountain Valley, CA 92728-0809
515669337	+ M&T Bank dba M&T Mortgage Corp, 1100 Wehrle Drive, Buffalo, NY 14221-7748
515669340	+ Secy of Housing & Urban Dev, 451 Seventh St SW, Washington, DC 20410-0002
515669341	+ Sprint, Att: Allied Interstate, 7525 West Campus Road, New Albany, OH 43054-1121
515669343	+ True Green, PO Box 78611, Phoenix, AZ 85062-8611

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 11 2021 21:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 11 2021 21:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: HY11.COM	Jan 12 2021 02:03:00	Hyundai Motor Finance, servicer for Hyundai Lease, P.O. Box 20829, Fountain Valley, CA 92728-0829
515669323	EDI: TSYS2.COM	Jan 12 2021 02:03:00	Barclay Card Services, PO Box 13337, Philadelphia, PA 19101-3337
515861583	+ Email/Text: bncmail@w-legal.com	Jan 11 2021 21:43:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515851945	+ EDI: WFNNB.COM	Jan 12 2021 02:03:00	COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515669324	EDI: CAPITALONE.COM	Jan 12 2021 02:03:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
515669325	+ EDI: CAPITALONE.COM	Jan 12 2021 02:03:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083

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515758327	EDI: CAPITALONE.COM	Jan 12 2021 02:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515669326	+ EDI: DISCOVER.COM	Jan 12 2021 02:03:00	Discover Bank, PO Box 6103, Carol Stream, IL 60197-6103
515683222	EDI: DISCOVER.COM	Jan 12 2021 02:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519049802	+ EDI: AISACG.COM	Jan 12 2021 02:03:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
515669328	EDI: AMINFOFP.COM	Jan 12 2021 02:03:00	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
515669329	+ Email/Text: bankruptcy.notices@hdfsi.com	Jan 11 2021 21:43:00	Harley Davidson Credit, PO Box 21829, Att: Bankruptcy Dept, Carson City, NV 89721-1829
517794309	EDI: IRS.COM	Jan 12 2021 02:03:00	IRS, POB 7346, Phialdelphia, PA 19101-7346
515710448	Email/Text: camanagement@mtb.com	Jan 11 2021 21:42:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
515669338	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 11 2021 21:34:50	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
515871346	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 11 2021 21:34:50	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
515788592	+ EDI: MID8.COM	Jan 12 2021 02:03:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515669339	+ EDI: RMSC.COM	Jan 12 2021 02:03:00	Pay Pal, GE Money Bank, Att: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104
515859699	+ EDI: JEFFERSONCAP.COM	Jan 12 2021 02:03:00	Premier Bank, LLC, c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
518133952	+ Email/Text: bncmail@w-legal.com	Jan 11 2021 21:43:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518133953	+ Email/Text: bncmail@w-legal.com	Jan 11 2021 21:43:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
515669342	EDI: RMSC.COM	Jan 12 2021 02:03:00	Synchrony Bank, Att: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
515689987	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jan 11 2021 21:37:26	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515963738	*+	Harley-Davidson Credit Corp., P.O. Box 9013, Addison, Texas 75001-9013
516582509	*+	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
515669333	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Cincinnati, OH 45999-0030
515693259	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
515669331	*	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
515669330	*	Internal Revenue Service, Insolvency Unit, PO Box 744, Springfield, NJ 07081
515669332	*	Internal Revenue Service, ACS Support, PO Box 8208, Philadelphia, PA 19101-8208

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TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 13, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2021 at the address(es) listed below:**

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T Bank bankruptcynotice@zuckergoldberg.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Hyundai Motor Finance servicer for Hyundai Lease Titling Trust ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Joshua I. Goldman	on behalf of Creditor M&T Bank josh.goldman@padgettlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor M&T Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marlena Miller	on behalf of Creditor Anchorage Harbor Association Inc. collections@theassociationlawyers.com
Rebecca Ann Solarz	on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com
Warren Brumel	on behalf of Debtor Michael P Capadona wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com
Warren Brumel	on behalf of Joint Debtor Dawn E Capadona wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 10